

FILED

FEB 16 2000

RIDER

PEGGY B. DEANS, CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF N.C.

To be attached to and form a part of the Chapter 7 Individual Case

Bond #SB9934813 dated the 22ND day of October, 1999, issued by:

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, as surety,

on behalf of: HOLMES P. HARDEN, as principals in the penal sum of:

TWO MILLION, FOUR HUNDRED THOUSAND AND 00/100 DOLLARS

In consideration of the premium charged for the attached bond, It is hereby agreed that the attached bond be amended as follows:

INCREASE THE AGGREGATE LIMIT:

FROM

TO

HOLMES P. HARDEN

\$2,400,000.00

\$3,500,000.00


However, that the attached bond shall be subject to all its agreements, limitations and conditions except as herein expressly modified, and further that the liability of the Surety under the attached bond and the attached bond as amended by this rider shall not be cumulative. The surety shall have no liability for any losses caused by conduct in which said name Principal or Principals engaged prior to the inception date of this bond. This bond is continuous.

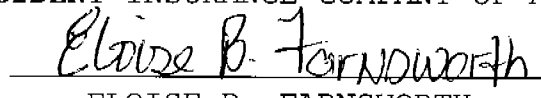
This rider shall become effective as of the 3RD day of February, 2000.

Signed, sealed and dated this 3rd day of February, 2000.

Approved.

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA


Judge A. Thomas Small
EDNC


ELOISE B. FARNSWORTH
ATTORNEY-IN-FACT

Date: 2/15/00

CASE NAME: INTERNATIONAL HERITAGE, INC.

CASE NO. : 98-02675-5-ATS

cc: BA 2-16-00 ME

232



Power of Attorney

GA SB 3931553

General Accident

436 Walnut Street, Philadelphia, PA 19106

KNOW ALL MEN BY THESE PRESENTS, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint: R. Tucker Fitz-Hugh, Clark P. Fitz-Hugh, Darlene A. Bornt, Alfred Westergard, Jr., Eloise B. Farnsworth, Linda A. Bourgeois, Katherine B. Werner, William R. Eustis, Candice T. Gros, Elizabeth C. Labat, Catherine C. Kehoe, all of the City of New Orleans, State of Louisiana

each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA hereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof,

This power of attorney is granted under and by authority of Subsection 5.1 (b) of Article V of the by-laws of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

5.1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize "them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have the power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him. Any instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer, and sealed and attested by the Secretary."

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

"Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA has caused these presents to be signed by Dennis S. Perler, its Vice President, and its corporate seal to be hereto affixed, this 10th day of May 19 99

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

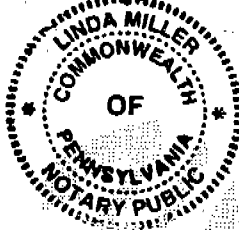


Commonwealth of Pennsylvania
Philadelphia County

Dennis S. Perler

Dennis S. Perler, Vice President

On this 10th day of May, 19 99, personally appeared Dennis S. Perler to me known to be the Vice President of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporate seal and his signature were duly affixed pursuant to the by-laws and resolution of the board of directors of said Company.



NOTARIAL SEAL
LINDA MILLER, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Sept. 3, 2001

Linda Miller

Notary Public in and for the Commonwealth of Pennsylvania

I, James E. Carroll, Assistant Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing is a true and correct copy of a power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that Article V, Subsection 5.1 (b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this _____ day of _____



James E. Carroll

James E. Carroll, Assistant Secretary

This Power of Attorney may not be used to execute

This document is printed on a brown background

SB-0026392

For verification of the authenticity of this Power of Attorney you may call, 1-800-288-2360 and ask for the Power of Attorney supervisor. Please refer to the Power of Attorney number, the above named individual(s) and details of the bond to which the power is attached. In Pennsylvania, Dial 215-625-3081.

SB-0062 792